

Debtor 1 JOANN HICKEY

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 12-11095TPA

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage InformationName of creditor: WILMINGTON SAVINGS FUND SOCIETY FSB

Court claim no. (if known):

5Last 4 digits of any number you use to identify the debtor's account 9 4 8 6Property Address: 1802 EAST 4TH ST
ERIE PA 16511**Part 2: Cure Amount****Total cure disbursements made by the trustee:****Amount**

a. Allowed prepetition arrearage:	(a) \$ <u>20,947.17</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>20,947.16</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>350.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>350.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>21,297.16</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$533.27

The next postpetition payment is due on

10 / 1 / 2017
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 10/11/2017

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **JOANN HICKEY**
Name

Case number (if known) **12-11095TPA**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
05/28/2014	0893669	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	35.48
06/25/2014	0897733	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	632.31
07/24/2014	0901832	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	519.42
02/24/2015	0930989	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	436.63
05/26/2015	0943321	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	337.64
06/23/2015	0950600	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	678.18
07/28/2015	0954761	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	437.75
08/26/2015	0958760	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	658.37
09/28/2015	0962633	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	421.90
10/26/2015	0966699	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	425.86
11/24/2015	0970857	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	663.32
12/22/2015	0974801	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	425.86
01/26/2016	0978872	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	425.86
05/11/2016	0978872	WILMINGTON SAVINGS FUND SOCIETY F	CANCELLED CHECK TO CREDITOR/PRINC	-425.86
05/11/2016	0991274	WILMINGTON SAVINGS FUND SOCIETY F	PREWRITTEN CHECK TO CREDITOR/PRIN	425.86
05/24/2016	0994958	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	284.61
06/27/2016	1003724	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	429.82
07/26/2016	1007677	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	191.37
08/26/2016	1011739	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	668.27
09/27/2016	1015670	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	429.82
10/26/2016	1019146	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	657.13
11/21/2016	1022373	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	6,045.27
12/21/2016	1025730	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	184.68
01/27/2017	1029251	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	186.91
04/21/2017	1039284	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	2,659.78
06/27/2017	1046008	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	369.37
08/25/2017	1052644	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	718.48
09/26/2017	1055986	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	2,023.07
				<u>20,947.16</u>

Post Petition Claim (1305) (Part 2 (d))

06/23/2015	0950600	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	25.72
08/26/2015	0958760	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	19.41
10/26/2015	0966699	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	15.01
12/22/2015	0974801	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	19.29
06/27/2016	1003724	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	20.19
08/26/2016	1011739	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	15.23
10/26/2016	1019146	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	19.25
11/21/2016	1022373	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	107.09
04/21/2017	1039284	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	53.70
08/25/2017	1052644	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	19.27
09/26/2017	1055986	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	35.84
				<u>350.00</u>

MORTGAGE REGULAR PAYMENT (Part 3)

01/29/2013	0827699	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	2,440.75
02/25/2013	0832005	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	271.58
03/26/2013	0836148	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	271.58
05/23/2013	0844396	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	636.86
06/25/2013	0848485	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,336.18
07/25/2013	0852695	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	668.33
09/26/2013	0861029	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,504.35
11/22/2013	0869224	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	664.64
01/28/2014	0877266	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	861.38
02/25/2014	0881447	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,493.24
03/25/2014	0885478	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	432.16
04/25/2014	0889535	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	449.93
05/28/2014	0893669	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	877.08
06/25/2014	0897733	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	518.90
07/24/2014	0901832	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	533.27
08/26/2014	0905929	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	533.27
09/29/2014	0909979	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	533.27
10/29/2014	0914145	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	533.27

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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
11/24/2014	0918172	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	533.27
12/22/2014	0922830	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	533.27
01/27/2015	0926798	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	533.27
02/24/2015	0930989	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	533.27
03/26/2015	0935007	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	533.27
04/24/2015	0939153	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	533.27
05/26/2015	0943321	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	533.27
06/23/2015	0950600	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
07/28/2015	0954761	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
08/26/2015	0958760	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
09/28/2015	0962633	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
10/26/2015	0966699	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
11/24/2015	0970857	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
12/22/2015	0974801	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
01/26/2016	0978872	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
02/24/2016	0982779	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
03/28/2016	0986850	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
04/22/2016	0991001	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
05/11/2016	0978872	WILMINGTON SAVINGS FUND SOCIETY F	CANCELLED CHECK TO CREDITOR/CONT	-533.27
05/11/2016	0991274	WILMINGTON SAVINGS FUND SOCIETY F	PREWRITTEN CHECK TO CREDITOR/CON	533.27
05/24/2016	0994958	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
06/27/2016	1003724	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
07/26/2016	1007677	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
08/26/2016	1011739	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
09/27/2016	1015670	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
10/26/2016	1019146	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
11/21/2016	1022373	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
12/21/2016	1025730	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
01/27/2017	1029251	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
02/24/2017	1032602	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
03/28/2017	1036053	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
04/21/2017	1039284	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
05/25/2017	1042611	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
06/27/2017	1046008	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
07/25/2017	1049288	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
09/26/2017	1055986	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	533.27
				<u>32,691.22</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

JOANN HICKEY
1802 E. 4TH STREET
ERIE, PA 16511

THEODORE B ELY ESQ
305 W 6TH ST
ERIE, PA 16507

WILMINGTON SAVINGS FUND SOCIETY FSB D/B/A CHRISTIANA TRUST - TRUSTEE BCAT 2014 -9TT
C/O SHELLPOINT MORTGAGE SVCNG
PO BOX 10826
GREENVILLE, SC 29603-0826

SHELLPOINT MORTGAGE SERVICING
PO BOX 10826
GREENVILLE, SC 29603-0826

JAMES C WARMBRODT ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

10/11/17

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee